

Rate Schedule Guide for Members Not Eligible for Medicare

Effective January 1, 2006

Your Annual Out-of-Pocket Spending Limit

Single or Married with only one spouse in the plan: When your out-of-pocket expenses for co-payments reach either \$2,000 or 10% of your gross annual household income, whichever is less, you will no longer be required to pay co-payments for the remainder of the plan year.

Married with both spouses in the plan: When your combined out-of-pocket expenses reach either \$3,000 or 10% of your gross annual household income, whichever is less, you will no longer be required to pay co-payments for the remainder of the plan year.

SINGLE OR MARRIED WITH ONE SPOUSE IN THE PLAN

Category	If you are single and your income is	-OR-	If you are married and your income is	Monthly premium	Individual quarterly deductible	Your retail (up to a 30-day supply) co-payments are			Your mail service (up to a 90-day supply) co-payments are		
						Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
1	\$0 - \$12,920		\$0-\$17,321	\$0	\$0	\$7	\$18	\$40	\$14	\$36	\$80
2	\$12,921-\$17,992		\$17,322-\$24,120	\$0	\$0	\$7	\$18	\$40	\$14	\$36	\$80
3	\$17,993-\$21,533		\$24,121-\$28,868	\$0	\$25	\$12	\$30	\$50	\$24	\$60	\$100
4	\$21,534-\$28,710		\$28,869-\$38,490	\$0	\$50	\$12	\$30	\$50	\$24	\$60	\$100
5	\$28,711-\$47,850		\$38,491-\$64,150	\$0	\$100	\$12	\$30	\$50	\$24	\$60	\$100
6	\$47,851 and over		\$64,151 and over	\$0	\$125	\$12	\$30	\$50	\$24	\$60	\$100

MARRIED WITH BOTH SPOUSES IN THE PLAN

Category	If you are married, with both spouses in the plan, and your income is	Monthly premium	Individual quarterly deductible	Your retail (up to a 30-day supply) co-payments are			Your mail service (up to a 90-day supply) co-payments are		
				Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
1	\$0-\$17,321	\$0	\$0	\$7	\$18	\$40	\$14	\$36	\$80
2	\$17,322-\$24,120	\$0	\$0	\$7	\$18	\$40	\$14	\$36	\$80
3	\$24,121-\$28,868	\$0	\$25	\$12	\$30	\$50	\$24	\$60	\$100
4	\$28,869-\$38,490	\$0	\$50	\$12	\$30	\$50	\$24	\$60	\$100
5	\$38,491-\$64,150	\$0	\$100	\$12	\$30	\$50	\$24	\$60	\$100
6	\$64,151 and over	\$0	\$125	\$12	\$30	\$50	\$24	\$60	\$100